

**Information to identify the case:**

Debtor 1	<u>William R. Braun</u>	Social Security number or ITIN	<b>xxx-xx-9470</b>
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u></u>	Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>19-20928-CMB</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

William R. Braun

8/21/19

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 William R. Braun  
 Debtor

Case No. 19-20928-CMB  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 22

Date Rcvd: Aug 21, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 23, 2019.

db +William R. Braun, 218 Dombroski Avenue, New Kensington, PA 15068-2075  
 15029296 +Amy Braun, 1012 Maple Street, Apt. 2, Natrona Heights, PA 15065-1515  
 15029297 +Capital One, N.A., 2730 Liberty Avenue, Pittsburgh, PA 15222-4704  
 15029300 +Chase Mortgage, 700 Kansas Lane Mail Code LA4-6945, Monroe, LA 71203-4774  
 15008487 +DiTech Financial, LLC, PO Box 15009, Tempe, AZ 85284-0109  
 15029305 +HSBC Bank Nevada, N.A., 400 Market Street, 6th Floor, Philadelphia, PA 19106-2513  
 15029308 +Scott Township EMS, P.O. Box 15845, Pittsburgh, PA 15244-0845

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 22 2019 03:01:44 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 cr +EDI: PRA.COM Aug 22 2019 07:23:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 15029295 +EDI: GMACFS.COM Aug 22 2019 07:23:00 Ally, P.O. Box 380901, Bloomington, MN 55438-0901  
 15029298 +E-mail/Text: bankruptcy@cavps.com Aug 22 2019 03:02:20 Cavalry Portfolio Services,  
 500 Summit Lake Drive Ste 4A, Valhalla, NY 10595-2323  
 15029299 E-mail/Text: nailda@centralcreditaudit.com Aug 22 2019 03:02:48 Central Credit Audit,  
 POB 735, Sunbury, PA 17801-0735  
 15029301 EDI: CITICORP.COM Aug 22 2019 07:24:00 CitiBank, P.O. Box 6003, Hagerstown, MD 21747  
 15029303 +E-mail/Text: bknotice@ercbpo.com Aug 22 2019 03:02:08 Enhanced Recovery Corporation,  
 PO Box 57547, Jacksonville, FL 32241-7547  
 15029304 EDI: CITICORP.COM Aug 22 2019 07:24:00 Goodyear/CBNA, PO Box 6497,  
 Sioux Falls, SD 57117-6497  
 15029306 EDI: JEFFERSONCAP.COM Aug 22 2019 18:43:00 Jefferson Capital Systems, 16 McLeland Road,  
 Saint Cloud, MN 56303  
 15029307 EDI: PRA.COM Aug 22 2019 07:23:00 Portfolio Recovery, 120 Corporate Blvd., Suite 100,  
 Norfolk, VA 23502  
 15029309 EDI: NEXTEL.COM Aug 22 2019 07:23:00 Sprint, 2001 Edmond Halley Drive, Reston, VA 20191  
 15029310 +EDI: RMSC.COM Aug 22 2019 18:43:00 SYNCB/Lowes, PO Box 965005, Orlando, FL 32896-5005  
 15029311 EDI: RMSC.COM Aug 22 2019 18:43:00 SYNCB/ScoreReward SDC, PO Box 965005,  
 Orlando, FL 32896-5005  
 15009291 +EDI: RMSC.COM Aug 22 2019 18:43:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 15029312 EDI: VERIZONCOMB.COM Aug 22 2019 07:23:00 Verizon Wireless, 1515 E. Woodfield Road,  
 Suite 1400, Attn: Recovery Dept, Schaumburg, IL 60173-5443

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr ), Select Portfolio Servicing, Inc. as servicer fo  
 cr U.S. Bank NA, successor trustee to Bank of America  
 15029302\* +DiTech Financial, LLC, PO Box 15009, Tempe, AZ 85284-0109

TOTALS: 2, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 23, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 21, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor U.S. Bank NA, successor trustee to Bank of America, ET AL... bkgroup@kmlawgroup.com  
 Jeffrey J. Sikirica trusteesikirica@zoominternet.net, PA59@ecfcbis.com  
 Kevin Scott Frankel on behalf of Creditor ), Select Portfolio Servicing, Inc. as servicer for U.S. Bank NA, successor trustee to Bank of America, NA, successor in interest to LaSalle Bank NA, on behalf of the registered holders of Bear Stearn pabk@logs.com

District/off: 0315-2

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 22

Date Rcvd: Aug 21, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Matthew M. Herron on behalf of Debtor William R. Braun mmh@thedebtctors.com,  
hgs@thedebtctors.com;alb@thedebtctors.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

TOTAL: 5